

EXHIBIT 1

1 Ryan D. Watstein (*admitted pro hac vice*)
Georgia Bar No. 266019
2 Patrick J. Fitzgerald (*admitted pro hac vice*)
Georgia Bar No. 405638
3 **WATSTEIN TEREPKA LLP**
4 1055 Howell Mill Road, 8th Floor
Atlanta, Georgia 30318
5 Telephone: 404-782-0695
6 ryan@wtlaw.com
7 pfitzgerald@wtlaw.com

8 *Counsel for Plaintiff PivotHealth*
9 *Holdings, LLC*

10 **UNITED STATES DISTRICT COURT**
11 **DISTRICT OF ARIZONA**

12 PivotHealth Holdings, LLC,

13 Plaintiff,

14 v.

15 Lucas Horton,

16 Defendant.

Civil Action 2:24-cv-01786-MTL

17 **DECLARATION OF PATRICK J. FITZGERALD**

18
19 I, Patrick J. Fitzgerald, in accordance with 28 U.S.C. § 1746, declare under
20 penalty of perjury that the following is true and correct.

21 1. I am over the age of 18 and am competent to make this declaration. The
22 facts set forth in this declaration are of my personal knowledge, and if sworn I could
23 and would competently testify hereto.

24 2. I am an associate at Watstein Terepka, LLP. I am an attorney of record
25 for Plaintiff PivotHealth Holdings, LLC in the above-captioned action and the
26 underlying action, *Horton v. PivotHealth*, Case No. 22-cv-02915 (N.D. Tex.) (reassigned
27 to D. Ariz. as Case No. 2:23-cv-02533) (hereinafter, the “Underlying Action”).
28

1 3. This declaration is prepared in support of Pivot's Motion for Sanctions.

2 4. Attached as **Exhibit A** is a true and correct copy of email correspondence
3 between Horton and Pivot's counsel.

4 5. Attached as **Exhibit B** are true and correct copies of documents I received
5 via email from Yahoo! Inc. in response to Pivot's subpoena.

6 6. Attached as **Exhibit C** is a true and correct copy of my correspondence
7 with Yahoo! Inc. regarding Pivot's subpoena.

8 7. Attached as **Exhibit D** is a true and correct copy of an email that Pivot
9 received from Lucas Horton on February 13, 2024.

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DocuSigned by:

2589A780EAAF4DC...
Patrick J. Fitzgerald

EXHIBIT A

Subject: Re: you guys are clowns
Date: Tuesday, November 26, 2024 at 7:11:56 AM Eastern Standard Time
From: Valeria Custom Jewelry <lucas@valeriacustomjewelry.com>
To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>

[Warning – external]

Nope

On Tue, Nov 26, 2024, 3:56AM Patrick Fitzgerald <pfitzgerald@wtlaw.com> wrote:

Mr. Horton, please refrain from further unprofessional communications and threats or we will have to raise this with the Court, asking for an order requiring you to stop.

Patrick J. Fitzgerald

WATSTEIN TEREPKA ^{LLP}

pfitzgerald@wtlaw.com

www.wtlaw.com

From: Valeria Custom Jewelry <lucas@valeriacustomjewelry.com>

Sent: Monday, November 25, 2024 4:17 PM

To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>

Subject: Re: you guys are clowns

[Warning – external]

Your family should be embarrassed at how you earn a living.

On Mon, Nov 25, 2024, 3:13PM Valeria Custom Jewelry <lucas@valeriacustomjewelry.com> wrote:

You won't be happy with the results of this.

Fuckig dirtbags

On Mon, Nov 18, 2024, 3:43PM Valeria Custom Jewelry <lucas@valeriacustomjewelry.com> wrote:

You guys must be scared!! Your sur-reply would have been granted if this wasn't going to be dismissed. As it should.

And I won't say anything in this email that can go tattle to the court about you little bitch ass piece of shit.

On Fri, Nov 15, 2024 at 4:09PM Valeria Custom Jewelry <lucas@valeriacustomjewelry.com> wrote:

Thanks for the professional courtesy.

The email is moot even if it was fake. PH can't claim damages because of their own actions. And I am in texas.

The court has no jurisdiction and it will be dismissed. And as I said before. PH will get

nothing from me even if the court orders me to pay \$5.

On Fri, Nov 15, 2024 at 4:00PM Patrick Fitzgerald <pfitzgerald@wtlaw.com> wrote:

Lucas,

I say this as a professional courtesy: if it turns out there's no record of this email, your repeated representations otherwise to the Court will look very bad.

Patrick J. Fitzgerald

WATSTEIN TEREPA ^{LLP}

pfitzgerald@wtlaw.com

www.wtlaw.com

From: Valeria Custom Jewelry <lucas@valeriafinejewelry.com>

Sent: Friday, November 15, 2024 4:14 PM

To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>

Subject: Re: you guys are clowns

[Warning – external]

You must think this will be dismissed as well if you won't wait for the judge to sign off on my subpoena!

Im going to object to yours as too broad.

On Fri, Nov 15, 2024, 3:11PM Patrick Fitzgerald <pfitzgerald@wtlaw.com> wrote:

Understood. Then, in accordance with Rule 45(a), please accept this notice as our intent to issue the attached subpoena to Yahoo.com.

Pat

Patrick J. Fitzgerald ([bio](#))

WATSTEIN TEREPA ^{LLP}

P: (404) 400-3382

pfitzgerald@wtlaw.com

www.wtlaw.com

From: Valeria Custom Jewelry <lucas@valeriefinejewelry.com>

Date: Friday, November 15, 2024 at 2:31 PM

To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>

Subject: Re: you guys are clowns

[Warning – external]

I already filed a motion for this info and will wait for the judge to order it.

You can explain whatever you want. You are just running up your client's bill that will be paid by them

no matter what happens here.

On Fri, Nov 15, 2024 at 1:26 PM Patrick Fitzgerald <pfitzgerald@wtlaw.com> wrote:

Lucas,

This is the consent form that [Yahoo requires](#). If the October 13, 2022 email is legitimate, I'm not sure why you would refuse. Unless you complete the consent form, Pivot will have no choice but to explain as much in response to your motion to issue. We will file our response by close of business today.

Pat

Patrick J. Fitzgerald ([bio](#))

WATSTEIN TEREPA ^{LLP}

P: (404) 400-3382

pfitzgerald@wtlaw.com

www.wtlaw.com

From: Valeria Custom Jewelry <lucas@valeriefinejewelry.com>

Date: Friday, November 15, 2024 at 2:09 PM
To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>
Subject: Re: you guys are clowns

[Warning – external]

Yeah...I am not signing that. We can wait for the judge to issue mine or another.

I think he hasn't even ruled on your sur-reply because he is going to throw this out.

As he should.

So, I am fine to wait.

On Fri, Nov 15, 2024 at 11:50 AM Patrick Fitzgerald <pfitzgerald@wtlaw.com> wrote:

Fine, we can narrow to Oct. 10 to Nov. 1, 2022. As

Patrick J. Fitzgerald ([bio](#))

WATSTEIN TEREPA ^{LLP}

P: (404) 400-3382

pfitzgerald@wtlaw.com

www.wtlaw.com

From: Valeria Custom Jewelry <lucas@valeriafinejewelry.com>
Date: Friday, November 15, 2024 at 12:34 PM
To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>
Subject: Re: you guys are clowns

[Warning – external]

I also only consent to sent emails since that is what is at issue

On Fri, Nov 15, 2024, 11:32 AM Valeria Custom Jewelry
<lucas@valeriahfinejewelry.com> wrote:

I dont consent to that timeframe.

On Fri, Nov 15, 2024, 11:30 AM Patrick Fitzgerald
<pfitzgerald@wtlaw.com> wrote:

Lucas,

Rather than waiting for the Court to rule on your motion to issue a subpoena, we've prepared the attached subpoena to Yahoo.com, asking for the email log associated with lukeduke365@yahoo.com between January 1, 2022 until November 15, 2024. In order to expedite this request, please complete the attached "CONSENT TO SEARCH FORM" by Monday, November 18, 2024.

Pat

Patrick J. Fitzgerald ([bio](#))

WATSTEIN TEREPKA ^{LLP}

P: (404) 400-3382

pfitzgerald@wtlaw.com

www.wtlaw.com

From: Valeria Custom Jewelry <lucas@valeriahfinejewelry.com>

Date: Friday, November 1, 2024 at 3:26 PM

To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>

Subject: Re: you guys are clowns

[Warning – external]

FYI..I am filing for a subpoena to yahoo. I am sure you don't mind

On Fri, Oct 4, 2024 at 7:44 PM Valeria Custom Jewelry
<lucas@valeriacustomjewelry.com> wrote:

Then I don't oppose. It wouldn't matter either way.

On Fri, Oct 4, 2024 at 7:23 PM Patrick Fitzgerald
<pfitzgerald@wtlaw.com> wrote:

Understood, we will let the Court know your position. Also, just FYI: Per LR 12.1(b) (motions to dismiss for lack of jurisdiction), the deadline for a response is 30 days.

Patrick J. Fitzgerald ([bio](#))

WATSTEIN TEREPA ^{LLP}

P: (404) 400-3382

pfitzgerald@wtlaw.com

www.wtlaw.com

From: Valeria Custom Jewelry <lucas@valeriacustomjewelry.com>
Date: Friday, October 4, 2024 at 8:18 PM
To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>
Subject: Re: you guys are clowns

[Warning – external]

It was filed 19th. You don't have that long to respond, douchebag.

On Fri, Oct 4, 2024 at 4:00 PM Patrick Fitzgerald
<pfitzgerald@wtlaw.com> wrote:

Lucas,

We're going to ask the Court to extend the deadline to your motion to dismiss until 10.28 (it's currently due 10.16). I have family visiting the

week leading up to the current due date. Please let us know if you oppose.

Pat

Patrick J. Fitzgerald ([bio](#))

WATSTEIN TEREPKA ^{LLP}

P: (404) 400-3382

pfitzgerald@wtlaw.com

www.wtlaw.com

From: Valeria Custom Jewelry <lucas@valeriacustomjewelry.com>

Date: Friday, September 13, 2024 at 3:38 PM

To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>

Subject: you guys are clowns

[Warning – external]

Here is what I am having to mail in because I just found I do not have E-file permission on this case.

FYI. You will never get a dime from me even if it is ordered. I do not care if I have a judgment against me from a robocaller. They do not affect your credit and if I am ever questioned about it, I will just say it was a shady robocaller and it won't matter. Plus, you can't get blood from a rock. So you are wasting your client's money and my time with this.

--

Lucas, GIA Graduate Gemologist

Valeria Custom Jewelry

<https://www.valeriacustomjewelry.com/>

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Lucas, GIA Graduate Gemologist

Valeria Custom Jewelry

<https://www.valeriacustomjewelry.com/>

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Lucas, GIA Graduate Gemologist

Valeria Custom Jewelry

<https://www.valeriacustomjewelry.com/>

EXHIBIT B



December 9, 2024

Via Email

pfitzgerald@wtlaw.com

Patrick J. Fitzgerald, Esq.
Watstein Terepka LLP
1055 Howell Mill Rd, 8th Fl.
Atlanta, GA 30318

Re: Request for Information Pertaining to User Account: lukeduke365@yahoo.com
Pivothealth Holdings, LLC. v. Lucas Horton, Case No. 2:24-cv-01786-MT
(Internal Reference No. 591226)

Dear Mr. Fitzgerald:

Yahoo Inc. ("Yahoo") is in receipt of a subpoena dated November 18, 2024, in the above-referenced matter.

Based upon its interpretation of the subpoena and considerable experience with requests for user data, Yahoo took the subpoena to require and be satisfied by the production of the following enclosed information regarding the specified user account, for the time period specified, to the extent available from our system: (1) subscriber details; and (2) email headers for the account. A declaration authenticating these records also is enclosed.

To the extent any document provided herein contained information that exceeded the scope of your request, is protected from disclosure, or is otherwise not subject to production, we have redacted or otherwise removed such information. When reviewing the information provided, please note that Yahoo may not require or verify user information because it offers many of its services to users for free.

Please contact me if you have any questions.

Sincerely,

A handwritten signature in blue ink, appearing to read "Lucy Arnaud". The signature is fluid and cursive, with the first and last names being clearly legible.

Lucy Arnaud, Sr. Legal Analyst
Yahoo Inc.
Legal Department

Enclosure

BUSINESS RECORDS DECLARATION

Request for information regarding:
lukeduke365@yahoo.com

)
)
)

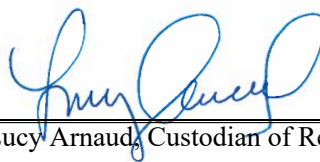
**DECLARATION OF
LUCY ARNAUD**

I, Lucy Arnaud, declare:

1. I am a Custodian of Records for Yahoo Inc. ("Yahoo") located in Chicago, Illinois. I am authorized to submit this declaration on behalf of Yahoo. I make this declaration pursuant to the Federal Rules of Evidence Rule 902(11) and in response to a subpoena dated November 18, 2024 ("the request"). I have personal knowledge of the following facts, except as noted, and could testify competently thereto if called as a witness.
2. Attached hereto are true and correct copies of the following data pertaining to the user account identified in the request: (1) subscriber details; and (2) email headers for the account. Yahoo's servers record this data automatically at the time, or reasonably soon after, it is entered or transmitted, and this data is kept in the course of this regularly conducted activity and was made by regularly conducted activity as a regular practice. Yahoo may not require or verify user information because it offers many of its services to users for free.
3. To the extent any document attached hereto contained information that exceeded the scope of the request, is protected from disclosure, or is otherwise not subject to production, such information has been redacted or otherwise removed.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

DATED: December 9, 2024



Lucy Arnaud, Custodian of Records

Yahoo Account Management Tool

Login Name:	lukeduke365
GUID:	3LMPIFJEX5C5HBHZMN3PLL3HII
Mail Name:	lukeduke365@yahoo.com
Alternate Communication Channels:	lucas@valeriafinejewelry.com Verified +12149093341 Verified
Registration IP Address:	172.130.103.26
Account Created (reg):	Thu Dec 19 05:43:52 2002 GMT
Other Identities:	lukeduke365 lukeduke365@yahoo.com
Full Name:	JROD Lover
Address1:	
Address2:	
City:	Dallas
State, territory or province:	TX
Country:	us
Zip/Postal Code:	75205
Phone:	
Time Zone:	Central
Birthday:	DECEMBER 2 1976
Gender:	male
Occupation:	
Business Name:	
Business Address1:	
Business Address2:	
Business City:	
Business State:	
Business Country:	us
Business Zip:	
Business Phone:	
Business Email:	
Additional IP Addresses:	

Account Status: active

Subject: (none)

Date: Thursday, October 20, 2022 at 5:17:11 PM Eastern Daylight Time

From: jwagner@jwagnerlaw.com <jwagner@jwagnerlaw.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Wednesday, October 19, 2022 at 10:37:19 AM Eastern Daylight Time

From: jwagner@jwagnerlaw.com <jwagner@jwagnerlaw.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Monday, October 17, 2022 at 1:05:01 PM Eastern Daylight Time

From: kaminskid@cmtlaw.com <kaminskid@cmtlaw.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

CC: GonzalesM@cmtlaw.com <GonzalesM@cmtlaw.com>

Subject: (none)

Date: Sunday, December 31, 1600 at 7:03:58 PM GMT-04:56:02

From: do_not_reply@insurancebenefitadministrators.com <do_not_reply@insurancebenefitadministrators.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Wednesday, October 12, 2022 at 6:53:18 PM Eastern Daylight Time

From: MAILER-DAEMON@yahoo.com <MAILER-DAEMON@yahoo.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Wednesday, October 12, 2022 at 6:52:34 PM Eastern Daylight Time

From: MAILER-DAEMON@yahoo.com <MAILER-DAEMON@yahoo.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Wednesday, October 12, 2022 at 6:51:56 PM Eastern Daylight Time

From: MAILER-DAEMON@yahoo.com <MAILER-DAEMON@yahoo.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Tuesday, October 11, 2022 at 9:37:42 AM Eastern Daylight Time

From: no-reply@email.uhone.com <no-reply@email.uhone.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Tuesday, October 11, 2022 at 9:36:33 AM Eastern Daylight Time

From: DoNotReply_UHOne@UHC.com <DoNotReply_UHOne@UHC.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Monday, October 10, 2022 at 5:27:31 PM Eastern Daylight Time

From: memberservices@pivothealth.com <memberservices@pivothealth.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Monday, October 10, 2022 at 5:25:20 PM Eastern Daylight Time

From: katie@ahpins.com <katie@ahpins.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Monday, October 10, 2022 at 3:14:47 PM Eastern Daylight Time

From: matt@everythingbreaks.com <matt@everythingbreaks.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Monday, October 10, 2022 at 2:58:15 PM Eastern Daylight Time

From: matt@everythingbreaks.com <matt@everythingbreaks.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Monday, October 10, 2022 at 2:30:34 PM Eastern Daylight Time

From: matt@everythingbreaks.com <matt@everythingbreaks.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

Subject: (none)

Date: Monday, October 10, 2022 at 10:12:51 AM Eastern Daylight Time

From: matt@everythingbreaks.com <matt@everythingbreaks.com>

To: lukeduke365@yahoo.com <lukeduke365@yahoo.com>

EXHIBIT C

Subject: Re: [E] Re: In Re: Pivothealth Holdings, LLC., v. Lucas Horton, Case No. 2:24-cv-01786-MT (Internal Reference No. 591226)
Date: Thursday, December 19, 2024 at 12:23:10 PM Eastern Standard Time
From: legal18@yahooinc.com on behalf of compliance-inquiries SMB <compliance-inquiries@yahooinc.com>
To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>

[Warning – external]

Mr. Fitzgerald,

We have provided the email headers (logs for emails) for the date range provided in your request. Our tools pulls any email to/from the account in question for the dates provided. Generally speaking, if you feel as though there are specific emails missing, Yahoo does not maintain Yahoo email on its servers that is not directly accessible to an active user of an email address. If a current active user cannot access any given email message, then it doesn't exist on Yahoo's email servers. Yahoo does not archive or keep records of deleted Yahoo email.

Sincerely,

Yahoo Legal

On Thu, Dec 19, 2024 at 11:12AM Patrick Fitzgerald <pfitzgerald@wtlaw.com> wrote:

Hi Lucy,

I was reviewing Yahoo's production and all of these emails appear addressed to lukeduke365@yahoo.com. The subpoena requests logs identifying emails from lukeduke365@yahoo.com. Am I missing something?

Pat

Patrick J. Fitzgerald ([bio](#))

WATSTEIN TEREPKA ^{LLP}

P: (404) 400-3382

pfitzgerald@wtlaw.com

www.wtlaw.com

From: legal18@yahooinc.com <legal18@yahooinc.com> on behalf of compliance-inquiries SMB <compliance-inquiries@yahooinc.com>

Date: Monday, December 9, 2024 at 4:31 PM

To: Patrick Fitzgerald <pfitzgerald@wtlaw.com>

Subject: In Re: Pivothealth Holdings, LLC., v. Lucas Horton, Case No. 2:24-cv-01786-MT (Internal Reference No. 591226)

[Warning – external]

Greetings:

For the above referenced-matter, please find the necessary passwords below to download and extract the responsive data.

Link password: fitzgerald591226

Extraction password: cez10x41TR674r20fxr32B43wTt54Fa36EeCn

In order to decrypt the files, make sure to have downloaded all parts to the same folder and then select the file ending in "001" only to extract the data. After entering the password, all files will be extracted to one folder.

Sincerely,

--



Lucy Arnaud

Sr. Legal Analyst
U.S. Law Enforcement Response Team

EXHIBIT D

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Re: Pivot Health Order Confirmation

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MESSAGE HEADERSMESSAGEMESSAGE

THREAD

lucas horton - to memberservices@pivotohealth.com

Tuesday, February 13, 2024, 11:29 AM
(56 days ago)

Please refund this

On Monday, October 10, 2022 at 04:27:34 PM CDT, <memberservices@pivotohealth.com> wrote:

RE: Lucas Horton

Application ID: STM0646641

Policy Effective Date: 10/11/2022

Coverage Type: Companion Core

Total Premium: \$227.15

Welcome to Pivot Health

Thank you for trusting Pivot Health for your insurance needs. This letter confirms your application for insurance has been received by Pivot Health.

You will soon receive an email with instructions for logging into your new Pivot Health account. From this account you can retrieve your health insurance certificate, application and ID card. Download your ID card as soon as possible so you have your insurance coverage with you at all times.

Through your Pivot Health account, you will also have one-click access to Insurance Benefit Administrators (IBA), the administrator of your health plan. The IBA member portal provides information about your policy including claims and explanation of benefits. Follow the link to IBA from your Pivot Health account. Please allow approximately one week for your access to IBA to be available.

In addition to the Pivot Health Member Portal, you can download our [Mobile App for Android and iPhone](#). Here you can access and download your ID card to your phone, review your plan benefits and stay updated with your expiration date and other news.

Carry your ID card at all times. Before hospital admission or surgery (outside the physician's office) or for other services as specified in your plan, your physician should call the number listed on your ID card for pre-treatment authorization. Emergency admissions should be reported within 48 hours or by the next regular working day following admission (72 hours in some states)

In partnership with Point Health, we provide patient advocacy services as an added benefit of your plan. Our patient advocates can help you find providers in your area and schedule appointments. More information about the Point Health Patient Advocacy services is found in your Pivot Health Member Portal. Access to Point Health services is available via an easy-to-use [mobile application](#), through the Point Health [website](#) or by calling patient advocates directly at [855-827-9806](#). Please allow up to a week for mobile application access to be available.

In addition to your health insurance coverage, you receive non-insurance benefits and a free discount prescription drug program through Cerpass Rx. Be sure to share your medical ID card with your pharmacy the next time you pick up a prescription to see if you qualify for discounts.

Your accident benefits start right away. However, there is a five (5) day waiting period before coverage is available on claims for sickness and Rx discounts/reimbursement and a three (3) day waiting period for non-insurance benefits. There is a thirty (30) day waiting period for cancer claims.

Your accident benefits start right away. However, no benefits are payable for medical or, if applicable, Rx claims due to Sicknesses which arise during the first 3 days following the Insured Person's Coverage Effective date. There is a thirty (30) day waiting period for cancer claims. Please allow up to 5 days for the set-up of Rx discounts/reimbursement with our prescription drug partner and up to 3 days for the set-up of non-insurance benefits.

If you have any questions about your insurance benefits, claims or billing please call the administrator of the plan, Insurance Benefit Administrators, at [844-630-7500](#).

We value each and every one of our customers, and look forward to serving you.

Sincerely,
Pivot Health

CC: Katie Kreucher

[Non-Discrimination Statement and Foreign Language Access](#)

DELETE MESSAGE

RESTORE MESSAGE

MARK MESSAGE AS SPAM

MORE

✕

Re: Pivot Health Order Confirmation

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MESSAGE HEADERSMESSAGEMESSAGE

THREAD

lucas horton - to memberservices@pivotohealth.com

Tuesday, February 13, 2024, 11:29 AM
(56 days ago)

Please refund this

On Monday, October 10, 2022 at 04:27:34 PM CDT, <memberservices@pivotohealth.com> wrote:

RE: Lucas Horton

Application ID: STM0646641

Policy Effective Date: 10/11/2022

Coverage Type: Companion Core

Total Premium: \$227.15

Welcome to Pivot Health

Thank you for trusting Pivot Health for your insurance needs. This letter confirms your application for insurance has been received by Pivot Health.

You will soon receive an email with instructions for logging into your new Pivot Health account. From this account you can retrieve your health insurance certificate, application and ID card. Download your ID card as soon as possible so you have your insurance coverage with you at all times.

Through your Pivot Health account, you will also have one-click access to Insurance Benefit Administrators (IBA), the administrator of your health plan. The IBA member portal provides information about your policy including claims and explanation of benefits. Follow the link to IBA from your Pivot Health account. Please allow approximately one week for your access to IBA to be available.

In addition to the Pivot Health Member Portal, you can download our [Mobile App for Android and iPhone](#). Here you can access and download your ID card to your phone, review your plan benefits and stay updated with your expiration date and other news.

Carry your ID card at all times. Before hospital admission or surgery (outside the physician's office) or for other services as specified in your plan, your physician should call the number listed on your ID card for pre-treatment authorization. Emergency admissions should be reported within 48 hours or by the next regular working day following admission (72 hours in some states)

In partnership with Point Health, we provide patient advocacy services as an added benefit of your plan. Our patient advocates can help you find providers in your area and schedule appointments. More information about the Point Health Patient Advocacy services is found in your Pivot Health Member Portal. Access to Point Health services is available via an easy-to-use [mobile application](#), through the Point Health [website](#) or by calling patient advocates directly at [855-827-9806](#). Please allow up to a week for mobile application access to be available.

In addition to your health insurance coverage, you receive non-insurance benefits and a free discount prescription drug program through Cerpess Rx. Be sure to share your medical ID card with your pharmacy the next time you pick up a prescription to see if you qualify for discounts.

Your accident benefits start right away. However, there is a five (5) day waiting period before coverage is available on claims for sickness and Rx discounts/reimbursement and a three (3) day waiting period for non-insurance benefits. There is a thirty (30) day waiting period for cancer claims.

Your accident benefits start right away. However, no benefits are payable for medical or, if applicable, Rx claims due to Sicknesses which arise during the first 3 days following the Insured Person's Coverage Effective date. There is a thirty (30) day waiting period for cancer claims. Please allow up to 5 days for the set-up of Rx discounts/reimbursement with our prescription drug partner and up to 3 days for the set-up of non-insurance benefits.

If you have any questions about your insurance benefits, claims or billing please call the administrator of the plan, Insurance Benefit Administrators, at [844-630-7500](#).

We value each and every one of our customers, and look forward to serving you.

Sincerely,
Pivot Health

CC: Katie Kreucher

[Non-Discrimination Statement and Foreign Language Access](#)

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